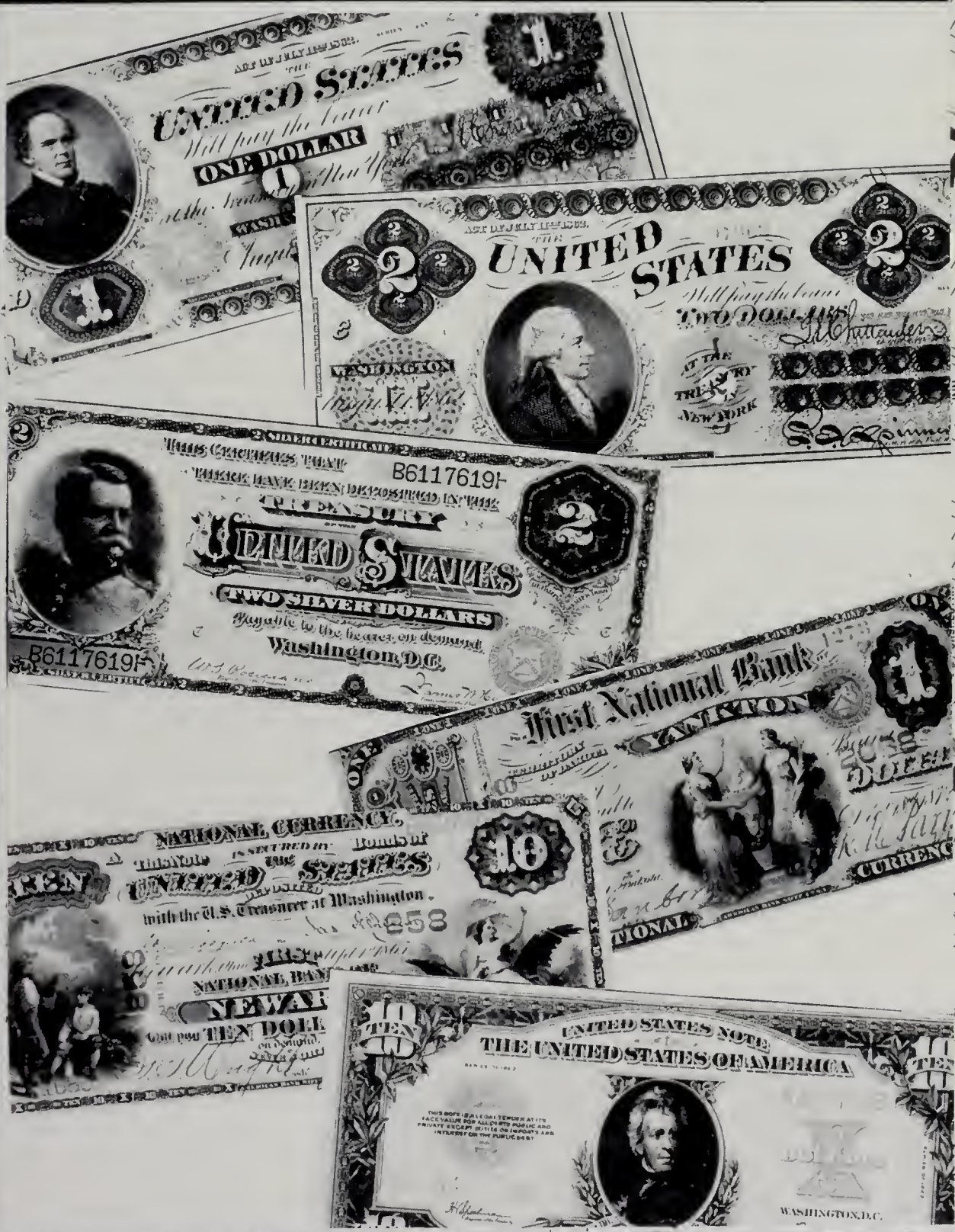
the centinel

Quarterly Journal of the Central States Numismatic Society



Volume 33, Number 1
Spring, 1985 — Minneapolis Convention Issue

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The Authentication and Grading Services — How Do They Compare ?

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Address all correspondence regarding **The Centinel** to the Editor, except changes of address, which should be directed to the Secretary-Treasurer.

A MESSAGE FROM THE SECRETARY

Marjorie Owen-Hendershott

Another Central States Numismatic Society Convention is coming up — another chance to greet old friends and meet new ones. There are so many aspects of a coin convention — exhibits, bourse, forums and meetings. I confess that the part I like best is the opportunity to spend time with people who like the things **I** like. I've always felt that of all the numismatic groups, some of the closest and longest lasting ties of friendship can be found right here in our Central States Numismatic Society. This hobby is truly unique in that it doesn't matter who you are, your position in life, your age or financial status — it's only the hobby that makes us click.

O. K., enough of the soap box. On to Minneapolis. The crew there, under the direction of General Chairman Dick Grinolds, has spent long hours to ensure a quality event. I'm confident that their efforts will be successful. Dick Grinolds deserves all our thanks for his hard work on our convention. It takes a person of many talents to pull all the strings together, and Dick has certainly demonstrated to all the Board members that he has these qualities.

I'm still receiving dues payments, and try to get the cards out immediatey. A reminder — it saves time, money and effort if you stop by the Central States membership table at the convention and pay your dues in person. I can usually get your new card to you within a week that way. It also makes my job a lot more interesting to be able to connect a name on the membership ledgers with a face. So do stop by and chat for a while.

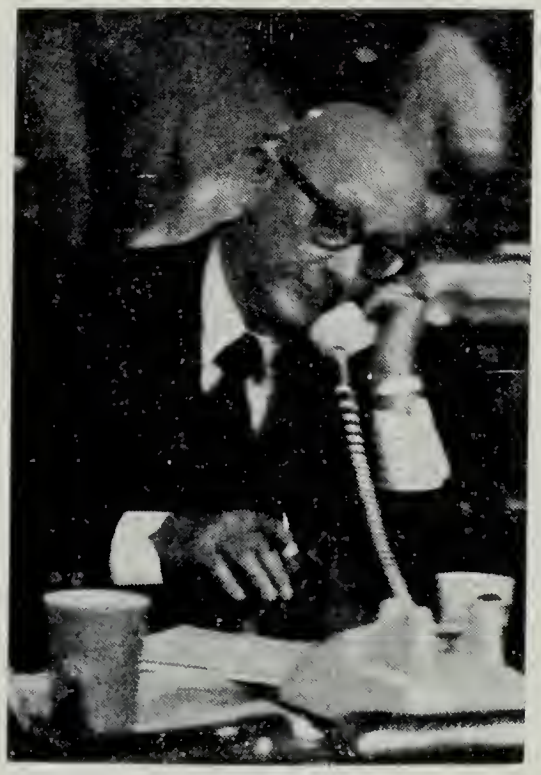
Another reminder is perhaps in order that the reason I include a membership application when I mail your new card to you is to give you a chance to sign up at least a single new member in the coming year. If one isn't enough, let me know, as I'm always glad to hear from someone who wants to sign up new people for our great organization.

By now I hope everyone has used the hotel reservation card enclosed in the last **Centinel** to make your lodging arrangement in Minneapolis. If you've been procrastinating, why not fill your reservation card out today. I've taked with Dick Grinolds recently and he tells me that the Hyatt is filling up fast. I certainly wouldn't wait until the last minute, as it makes the whole convention a much more enjoyable experience not to hunt for a room when you arrive.

Hope to see you all in Minneapolis.

— Marjorie Owen-Hendershott
Secretary-Treasurer

PRESIDENTIAL COMMENTARY



John Cain

Since our interim board meeting in Peoria, Governor Ralph Hardman of Kansas and I have attended quite a few shows and conventions. Iowa State convention at Fort Dodge was well attended and business was fair on the average, according to the dealers that I talked to. Accepting an invitation from the officers of Iowa State, Ralph and I were in for a surprise. CSNS's Secretary-Treasurer, Marjorie Owen-Hendershott was installed as President of the state organization. Congratulations Marjorie, from the CSNS Board of Governors and officers.

The longest trip from Kansas City to a convention had to be the FUN Convention in Orlando, Florida, January 3-6. On this trip, Ralph and I were joined by Governor Ray Lefman (Missouri). Changing planes in Saint Louis meant about an hour to wait for our next connection. Some of our waiting time was used talking to Past President Dave Cooper and his wife, Dottie. They informed us they are getting along well. They also wanted us to pass on their love and best wishes to all their friends in CSNS.

Upon arriving in Orlando, we were met by Marjorie Owen-Hendershott, who acted as our chauffeur and guide. We were surprised by the cool temperature, but much more pleasant than the ten inches of snow and sub-zero temperatures of Kansas City. I hope everyone has had the opportunity to read about the FUN Convention in the trade publications, **Numismatic News** and **Coin World.** It took them three to four pages of print to cover all of the activities, so I'll not try.

Before leaving Orlando, we had ample time for a late and leisurely breakfast with Mr. and Mrs. Sergio Torres of Mexico City, Mexico. Mrs. de Torres is President (First Lady) of Sociedad Numismatica de Mexico. Since the Torres are personal friends of Ray Lefman, it made the visit a real informal pleasure.

Bob Hendershott, FUN Convention Chairman, his co-workers, and officers of FUN made us feel at home and most welcome. Our thanks to them for a very enjoyable weekend. Maybe some day these Floridians will be able to attend one of our conventions.

My next trip will be to Minneapolis, Minnesota for our convention on April 25 through 28, 1985. I hope everyone who wishes to will be able to attend.

General Chairman Dick Grinolds has promised a very fine convention. It will be held in the Hyatt Hotel in the downtown business district.

Again, I extend an invitation to join us in Minneapolis for one of the top conventions in the country, this or any other year.

You all come to Minneapolis, hear!

— John Cain

Central States Member Exhibits at ANA Headquarters

An exciting new exhibit at the Museum of the American Numismatic Association is a "Type Set of Second Issue U. S. Fractional Currency," prepared by CSNS member Nancy Wilson of Milwaukee. This display, judged Best-in-Show among the senior competitive exhibts at the 1984 annual convention in Detroit, and consequently winner of the prestigious Howland Wood Award, is exhibited in the Colorado Springs museum to give a wider audience the opportunity to enjoy it.

United States fractional currency is a distinctive memento of the economic legacy of the Civil War. It went through five issues due to the government's difficulties in thwarting early counterfeiters. The notes themselves, in denominations from three to fifty cents, were produced to supplement the scarcity of subsidiary coinage caused by war time hoarding.

Mrs. Wilson's distinctive display of the second issue, October 1863 - February 1867, includes perfectly preserved examples of all notes, including "specimen pieces" and a sheet of the paper watermarked CSA (Confederate States of America) that was part of a shipment captured on a blockade runner and used by the Union in printing its own fractional currency.

This unusual display will be open in the ANA Museum through June at 818 North Cascade Avenue, Colorado Springs 80903, from 8:30 a.m. to 4:00 p.m., Tuesday through Saturday, where admission is free.

Paper Money Meeting In Minneapolis

A regional meeting of the International Bank Note Society and the Society of Paper Money Collectors is scheduled for Saturday, April 27 at 10:30 a.m. at the Annual Convention of the Central States Numismatic Society to be held at the downown Minneapolis Hyatt-Regency Hotel.

A slide program will be presented by Neil Shafer, the well known currency specialist, on Depression Scrip of the 1930's. A limited edition souvenir card will be available without charge only to people attending the meeting. Any cards left over after the event will be destroyed.

Membership in both the IBNS and SPMC is open to the public. Inquiries regarding membership in the IBNS should be directed to Secretary Milan Alusic, P. O. Box 1222, Racine, Wisconsin 53405, while information on the SPMC is available from Secretary Gary Lewis, P. O. Box 4751, North Fort Meyers, Florida 33903.

HOW MANY NEW MEMBERS HAVE YOU SIGNED UP FOR CSNS SO FAR THIS YEAR?

Central States Numismatic Society

46th ANNIVERSARY CONVENTION

APRIL 25 - 28, 1985

HYATT REGENCY HOTEL — MINNEAPOLIS, MINN.

Host: Northwest Coin Club

TENTATIVE SCHEDULE OF DAILY EVENTS

Please consult the Official Convention Program for possible changes. Because of early publication and mailing deadlines, not all educational programs and society meetings are listed. These will be included in the Convention Program to be available in Minneapolis.

WEDNESDAY, APRIL 24

9:00 a.m. — McIntire Numismatic Auctions lot viewing opens.
12:00 noon — Convention security begins. Security room open to dealers with tables and Official Medal Badge holders.
6:00 p.m. — Auction lot viewing closes.
11:00 p.m. — Security room closes.

THURSDAY, APRIL 25 — PNG DAY

8:00 a.m. — Convention registration opens for pre-registrants. Exhibit Hall Lobby.
— Security room opens to PNG dealers only.
— Bourse room opens to PNG dealers only.
9:00 a.m. — Auction lot viewing opens.
10:00 a.m. — PNG bourse opens to public.
— Security room opens to Convention participants.
2:00 p.m. — Exhibit room opens for placement of educational exhibits.
5:00 p.m. — Bourse room closes.
6:00 p.m. — PNG membership meeting.
— Exhibit room opens for placement of educational exhibits.
— Auction lot viewing closes.
7:00 p.m. — Auction by McIntire Numismatic Auctions, first session.
8:00 p.m. — PNG cocktail reception.
10:00 p.m. — Exhibit room closes for night.
— Security room closes.

FRIDAY, APRIL 26

7:00 a.m. — Bourse room opens to dealers with tables.
— Security room opens to dealers with tables.
— Registration opens. Exhibit Hall Lobby.
8:00 a.m. — Exhibit room opens for placements of educational exhibits. Placement to be completed by 12:00 noon.
9:00 a.m. — McIntire Numismatic Auctions lot viewing opens.
9:45 a.m. — Ribbon Cutting Ceremony. Exhibit Hall Entrance.
10:00 a.m. — Bourse room opens to public.
— Security room opens to all Official Medal Badge holders.
11:00 a.m. — Hospitality room opens to Official Medal Badge holders.
— Auction by McIntire Numismatic Auctions, second session.
12:00 noon — Exhibit room opens to public.
4:00 p.m. — Hospitality room closes.
5:00 p.m. — Liberty Seated Collectors Club membership meeting.
5:30 p.m. — Auction by McIntire Numismatic Auctions, third session.

FRIDAY, APRIL 26 (Continued)

6:00 p.m. — Auction lot viewing closes.
— Exhibit room closes.
6:30 p.m. — Registration closes. No further public entry to bourse room.
7:00 p.m. — Bourse room closes.
— Security room closes.
7:30 p.m. — Central States Numismatic Society Board meeting.

SATURDAY, APRIL 27

8:30 a.m. — Central States Numismatic Society Board breakfast meeting.
9:00 a.m. — Bourse room opens to dealers with tables.
— Security room opens to dealers with tables.
— Registration opens.
— McIntire Numismatic Auctions lot viewing opens.
10:00 a.m. — Bourse room opens to public.
— Exhibit room opens to public.
— Security room opens to Official Medal Badge holders.
10:30 a.m. — Society of Paper Money Collectors - International Bank Note Society joint membership meeting.
11:00 a.m. — Hospitality room opens to Official Medal Badge holders.
12:15 p.m. — Assembly for Twin Cities Bus Tour. Exhibit Hall Lobby.
12:30 p.m. — Twin Cities Bus Tour departs.
1:00 p.m. — McIntire Numismatic Auctions lot viewing closes.
— Auction by McIntire Numismatic Auctions, fourth session.
4:00 p.m. — CSNS General Membership meeting. Exhibit award winners announced.
— Hospitality room closes.
5:30 p.m. — Registration closes. No further public entry to bourse room.
6:00 p.m. — Bourse room closes.
— Exhibit room closes.
— Security room closes.
6:00 p.m. — Professional Currency Dealers Association meeting.
7:00 p.m. — CSNS "Dutch Treat" Cocktail Hour.
8:00 p.m. — Central States Numismatic Society banquet.

SUNDAY, APRIL 28

8:30 a.m. — Central States Numismatic Society Board breakfast meeting.
9:00 a.m. — Bourse room opens to dealers with tables.
— Security room opens to dealers with tables.
— Registration opens.
10:00 a.m. — Bourse room opens to public.
— Security room opens to Official Medal Badge holders.
— Exhibit room opens.
11:00 a.m. — Hospitality room opens to Official Medal Badge holders.
3:00 p.m. — Exhibit room opens.
— Hospitality room closes.
3:30 p.m. — Registration closes. No further public entry to bourse room.
4:00 p.m. — Bourse room closes.
— 46th Anniversary Convention closes.

MONDAY, APRIL 29

10:00 a.m. — Security room closes. All items must be reclaimed.

The members of the Northwest Coin Club hope that you will enjoy your visit to our city and invite you to return to Minneapolis when we hold our 52nd Annual Northwest Coin Show on March 21-22-23, 1986 at the Hyatt Regency. For further information, contact Northwest Coin Club, Box 18053, Minneapolis, Minnesota 55418.

The convention security room is open to all wearers of the Official Convention Medal Badge, available for purchase at $5.00 in the registration area.

A LETTER TO THE EDITOR

To the Editor:

In the Fall, 1984 ssue of **The Centinel,** pages 9 and 10 provide a list of the Central States Numismatic Society members who were recipients of exhibit awards at this summer's A.N.A. Convention in Detroit. According to our Club records, there are at least two or perhaps three names missing. They are:

— Dr. Saul Needleman - "Development and Style of the English Penny" - First Place - Coins Issued Prior to 1500 A.D.

— Bill Grundy - "The Regular Issue Jefferson Nickel" - First Place - U. S. Coins, Junior Category.

— Harry Flower - "Numismatic Tributes to Albert Einstein" - Second Place - General on Specialized Category.

I am not sure if Mr. Flower is a member of the C.S.N.S., although I would be surprised if he was not. Dr. Needleman and Mr. Grundy are for certain members, as both exhibited at the C.S.N.S. convention this past spring in Milwaukee.

In addition to the three members above and those listed in **The Centinel,** the Chicago Coin Club held the honorable distinction of garnering nearly 14% of the total number of exhibit awards presented for this convention. The Club's motto, DECENDO DISCIMUS (We Learn By Teaching), and the rich educational traditions which it spawned, enabled our members to take a great deal of pride in these national award presentations.

Sincerely, Carl F. Wolf, Secretary/Treasurer Chicago Coin Club

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Statue of Liberty Commemorative Coin Legislation Introduced

Legislation authorizing the minting and sale of coins in commemoration of the centennial of the Statue of Liberty was introduced January 3rd by Chairman Frank Annunzio (D-Ill.) of the House Consumer Affairs and Coinage Subcommittee. The sale of the gold, silver and copper-nickel coins will raise up to $137.5 million to help pay for the restoration of the Statue of Liberty and Ellis Island.

"The Statue of Libery symbolizes the promise of America," said Annunzio. "It holds the promise of a new life: to the oppressed, freedom; to the tired, comfort; to the homeless, shelter. America's wealth is its rich ethnic diversity. America is composed of many small communities, each distinguished from the other by language, religion and nationality. Despite the great diversity, there are common values: a love of freedom, a sense of justice, and a passionate regard for liberty. The Statue of Liberty and Ellis Island symbolize these virtues."

Both the Statue of Liberty and the immigration facilities on Ellis Island are in dire need of repair. The Statue of Liberty - Ellis Island Foundation has planned to spend $230 million for the restoration of these two symbols of America.

Sale of coins could raise up to $137.5 million. Three different coins are authorized by the bill. Up to one half million gold coins containing a quarter ounce of gold; ten million traditional silver dollars containing over three quarter ounces of silver; and up to 25 million copper-nickel half dollars can be minted.

The gold coins would commemorate the centennial of the Statue of Liberty in 1986. The silver dollars would be emblematic of the use of Ellis Island as a gateway for immigrants to America. The half dollar would honor the contributions of immigrants to America.

At current market prices, the gold coins should cost purchasers under $150; the silver coins about $20; and the half dollars about $6. These prices include a surcharge of $35 on each gold coin, $7 on each silver coin, and $2 on each half dollar; with the funds going to restoration and renovation of the Statue of Liberty and Ellis Island, and to establish an endowment to assure the continued upkeep and maintenance of these historic monuments.

The coins would be sold directly to the public by the United States Mint and would also be available through Federally insured banks, savings and loans, and credit unions that wished to carry them for sale.

"The Statue of Liberty and Ellis Island will stand for generations as testament to the American immigration story. Children and grandchildren will be able to go and literally walk in the footsteps of their ancestors. When President Grover Cleveland accepted the Statue of Liberty, he made the following promise: 'We will not forget that liberty has here made her home; nor shall her chosen altar be neglected.' With this legislation we will keep that promise," concluded Annunzio.

ANA Sponsors Exhibit Judging Program

A "Judges Familiarization and Certification Program" will be offered by the American Numismatic Association at its 94th anniversary convention in Baltimore, Maryland, August 20-25. Established more than ten years ago, this program was instituted by the ANA for the purpose of creating and maintaining a nationwide body of fully trained and competent judges to evaluate numismatic exhibits at ANA conventions.

The program consists of three separate, but inter-related segments: familiarization and apprentice judging in the exhibit classifications selected by participants; exhibiting and judging seminars; and certification of judges.

A review and discussion of ANA judging procedures is offered in the first segment of the program, along with practice judging of exhibits in each trainee's chosen category. Exhibits are divided into three groups: senior competitive exhibits, limited to ANA members 18 years of age and older; junior competitive exhibits, limited to ANA members less than 18 years of age; and non-competitive exhibits by those invited to exhibit by the ANA president, convention chairman or exhibit chairman.

The exhibiting and judging seminar features an open forum at which judges and exhibitors may offer their comments and suggestions. Certification will be awarded to those participants deemed qualified to judge ANA convention exhibits.

Individuals interested in participating in this program at this summer's ANA Baltimore convention should contact American Numismatic Association, Judges' Program, P. O. Box 2366, Colorado Springs, CO 80901. Please mail inquiries at least six weeks prior to the August 20 convention date and indicate which exhibit classification you are interested in judging.

Treasury Secretary Baker Signs 1985 Series Currency During Bureau of Engraving and Printing Visit

Treasury Secretary James A. Baker III visited the Bureau of Engraving and Printing on February 6 to meet key Bureau executives and observe the currency manufacturing process. During his visit, he provided specimen signatures and signed an enlargement of a Series 1985 $1 bill.

Bureau Director Robert J. Leuver welcomed the Secretary to the Bureau and advised him that he could expect currency with his signature to begin to reach the public within three to four months. First, an expert engraver will etch the new signature into master die, from which printing plates are made. Series 1985 currency, bearing the signatures of Baker and Treasurer Katherine D. Ortega, will then begin to be printed within six to eight weeks. The first denomination to be printed will be $5 bills. Other denominations, beginning with $1 notes, will be phased in over the next six months as the existing stock of Series 1981A printing plates is depleted.

"During just your first full year in office, your signature will appear on about 6.2 billion currency notes, with a face value in excess of $67,000,000,000," Mr. Leuver told Secretary Baker. "This quantity is more than all of the 16 European countries together will produce during the same period of time." If the present rate of currency replacement continues, Series 1985 notes printed with Baker's signature will be available in general circulation into the 21st century.

Treasurer of the United States Katherine D. Ortega and Director of the Bureau of Engraving and Printing Robert J. Leuver, right, look on while newly confirmed Secretary of the Treasury James A. Baker III displays his signature facsimile as it will appear on the new series of paper money.

A series change is made whenever there is a signature or design change. The Secretary can designate that the new series bear either a new date or an alphabetical suffix to the current series. The last series change was announced in late 1983 when Katherine Davalos Ortega became Treasurer. In that instance, the series was changed from 1981 to 1981A.

Secretary Baker's tour of the Bureau included visits to: A currency section, to watch sheets of currency being printed on high speed intaglio presses; A mechanical examining section, where he sat at an examining station to look for printing errors as sheets passed by on a conveyor; and A currency overprinting section, where sheets of notes are overprinted with seals and serial numbers, cut and banded into units of 100 single notes, and packaged into bricks of 4,000 notes.

Show Slated for Muncie

The Muncie Coin and Stamp Club will hold its 28th Annual Show on Sunday, May 5, 1985 at the L. A. Pittenger Student Center of Ball State University. The show will last from 10:00 a.m. to 5:00 p.m.

General Chairman and Club President Brad Pedigo said that the 1985 show will be reminiscent of the Muncie Coin and Stamp Club shows of the 1960's, which were known as the best one-day shows in the Midwest. Pedigo added, "The 1985 show committee is dedicated to re-establishing our reputation of having a first-class show — one that makes people glad that they came, and one that makes them want to come back next year."

The 1985 show will have a 65-dealer bourse. Dealers desiring bourse space should contact Bourse Chairman David Wantz, P. O. Box 1184, Muncie, IN 47305, before April 5. A special feature of this year's show will be a U. S. Postal Service Station, which will issue a pictorial cancellation commemorating the club's 28th annual show. The pictorial depicts a statue of the chief of the Munsee Indians on the bank of the West Fork of the White River in an "appeal to the Great Spirit."

Another highlight of the show will be the newly reinstated exhibit competition. Exhibits will include U. S. coins, foreign coins, U. S. currency, gold, U. S. stamps, and foreign stamps. Potential exhibitors are asked to contact Brad Pedigo, P. O. Box 1184, Muncie, IN 47305, for rules and application forms. The Indiana State Numismatic Association (ISNA) will also display its collection of convention medals, some of which are one-of-a-kind.

A single-session auction will also be held on Sunday afternoon. Those individuals wanting to consign material should send their name and a description of the items they wish to consign to MC&SC. The club will forward this information to the auctioneer, who will contact the seller.

MOVING?

Don't forget to notify the Secretary of your new address:

MARJORIE OWEN-HENDERSHOTT

P. O. BOX 65336 — WEST DES MOINES, IOWA 50265

Wildwood, Alberta World Coin Week Token Available

World Coin Week 1985 will be observed April 21-27 and is marked by a 38mm $2.00 trade token valid at participating merchants in the town of Wildwood, Alberta until the end of he year.

One side of he commemorative token depicts an open book surrounded by the mastheads of six commercial numismatic publications. An elk with the Rocky Mountains in the background is featured on the other side.

The token was designed by numismatist Nick Myschuk of Wildwood. Wildwood Elks Lodge 411 is sponsoring the issue, which was struck by Pressed Metal Products of Vancouver, British Columbia on bronze, brass and nickel-silver blanks.

Specimens are available for $2.50 U. S. each, three for $7.00 U. S., or ten for $20.00 U. S. from the Wildwood Elks Lodge 411, P. O. Box 22, Wildwood, Alberta, Canada TOE 2MO.

Wildwood Elks Lodge World Coin Week Token

ATTENTION, COIN CLUBS !

Would you like to see news of your club's activities covered in **The Centinel**? The Editor welcomes news of club happenings in the Central States region. Information on your upcoming coin show, numismatic accomplishments of your members, election of new officers and community projects sponsored by your club are only a few examples of matters your fellow numismatists would like to read about.

Feel free to send your club news to the Editor, along with any photographs to make your press release more interesting.

Send to:

KEVIN FOLEY — EDITOR, THE CENTINEL
P. O. BOX 589 — MILWAUKEE, WI 53201

Appleton Site of NOW Show

On May 25-26, 1985 a milestone in Wisconsin numismatic history will be observed. The Fox Valley Coin Club will celebrate its 30th anniversary by hosting the Numismatists of Wisconsin 25th Anniversary State Coin Convention at the Paper Valley Hotel, 333 West College Avenue, Appleton, Wisconsin. The convention, which will be open to the public from 9:00 a.m. to 7:00 p.m. on Saturday, May 25, and from 9:30 a.m. to 5:00 p.m. on Sunday, will feature an auction of Wisconsin exonumia conducted by Kurt Krueger.

Other convention highlights will include a special "Silver Anniversary" booklet, outlineing the history of the Numismatists of Wisconsin, which will be presented to NOW members. Membership pinbacks and wooden nickels will be available to all in attendance.

In addition to the competitive displays, Chet Krause of Krause Publications is planning an impressive display of Wisconsin banknotes and script. Meetings and other anniversary events planned for the convention include an expanded awards breakfast, where exhibit winners and past NOW Presidents will be honored, and the first gathering in honor of NOW's Club Representatives program directed by NOW Vice President Carol Janney.

All in all, the new and luxurious Paper Valley Hotel, which has discounted room rates of $52 for a double and $49 for a single, promises to be an exciting location for this important event. Those wishing further information, hotel reservation cards, or bourse applications are urged to contact the General Chairman, Robert R. Van Ryzin, at P. O. Box 1002, Oshkosh, WI 54902.

Rochester, Minnesota Club Gives Awards

At the annual Christmas banquet of the Rochester Coin and Stamp Club an Honorary Life Membership was presented to John Hutcheson for his many contributions to coin and stamp clubs in the Rochester area.

The Rochester club also ran a membership activation contest during 1984 and the Top Point Man for 1984 Award was captured by Richard Townsend. Steven Kurland and Jerry Swanson tied for second place.

Featured speaker for the evening was the Reverend Henry Liske, who gave an informative presentation on paper collectables.

The Rochester Coin and Stamp Club meets at the Howard Johnson's Motor Lodge, 435 NW 16th Avenue, at 7:30 p.m. on the last Wednesday of each month. Area collectors are welcome to attend.

Calumet Numismatic Club Installs Officers

The Calumet Numismatic Club, Indiana's oldest coin club, held a dinner meeting in December to install officers for 1985.

Pete Janik took over the President's gavel, while Stan Kruswicki was installed as Vice President. Daisy Talley became Treasurer, and Anne Pridala was confirmed as Secretary.

Martin Vink, Stan Kruswicki and Ed Allen will serve as Directors.

The club presented the Dave Allen Award to Stan Kruswicki. This award was established to honor charter member Dave Allen and is given for outstanding contributions to the club.

The Calumet Numismatic Club holds its meetings at Germano Hall, located at the corner of Euclid and Broadway in East Chicago, Indiana. Membership information is available from Secretary Anne Pridala, 4202 Carey Street, East Chicago, IN 46312.

Indiana Convention Adds Auction

The Indiana State Numismatic Association has added an auction to its 1985 convention and show, scheduled for June 7-9 at the Indiana Convention Center in downtown Indianapolis.

ISNA President Don Hudson said the Board of Governors added the auction because the show has grown into a major convention during recent years. "Most conventions of this size conduct auctions," Hudson said. "We must keep atune with the hobby."

Auction rights were awarded to J. H. Cline. Persons wishing to consign material to the auction may contact Cline at 4421 Salem Avenue, Dayton, Ohio 45416.

General Chairman Howard Linville appointed Jerry Lebo bourse chairman and Ray Lockwood exhibit chairman. Lebo may be reached at P. O. Box 44337, Indianapolis, IN 46204, and Lockwood at 2075 East Bocock Road, Marion, IN 46952.

The 1984 convention produced a 192-table bourse, and Linville said the 1985 show will probably reach capacity of 200 tables.

This will be ISNA's 27th annual convention but is first under, or almost under, a dome. The bourse will be in a new hall in the expanded convention center, which features the Hoosier Dome, home of the NFL Indianapolis Colts.

Dealers and others planning to stay overnight should be forewarned that downtown hotel space is limited because of a national church convention scheduled at the same time.

ISNA will use the Hilton Hotel as its base hotel. Reservations also may be made with the Airport Hilton Hotel. Shuttle bus service will be available to and from the downtown area.

An Interview With Charles Hoskins . . .

While the American Numismatic Association Certification Service is probably the most well known organization authenticating and grading coins for the numismatic community, there are several other organizations performing essentially the same service.

One of these is the Washington, D.C. based International Numismatic Society Authentication Bureau. Charles Hoskins, Director of the INSAB was also the first Director of ANACS when that organization was also based in the nation's capitol. During a recent visit to one of the several coin shows held each year at the Lanham, Maryland Sheraton Hotel, The Centinel *discussed with Hoskins some of the issues related to coin authentication and grading.*

The text of those discussions is presented here.

— Kevin Foley

The Centinel: As you're probably aware, collectors in the midwest, which is the area served by the Central States organization, are probably not as acquainted with the International Numismatic Society Authentication Bureau as people here on the east coast. So can you give our members an outline of the background of INS and why it exists?

Hoskins: Well, let's see. Let's go back to 1976 when there was some discussion among some collectors and dealers in the Washington area about the possibility of forming an organization that was composed of dealers and collectors that had a broad interest in numismatics. We are not necessarily specializing in U. S. or specializing in Asia or something, but have general interest. We decided to create an organization where U. S. coins were not

Charles Hoskins demonstrates a specific gravity test as one of the techniques of coin authentication employed by the International Numismatic Society Authentication Bureau.

given a disproportionately large amount of attention as related to ancient or European coins or the like, trying to bring it more into perspective. The idea was to create an organization with an educational bent to it, which I think we have managed to achieve to a moderate extent.

The Society publishes a magazine; it's supposed to be quarterly. We have a new editor and we are getting over to the quarterly system now. In fact, another issue of the magazine is due out this month. In addition, we hold at least one convention per year. It's held presently at the Adams Mark Hotel on City Line Avenue in Philadephia. The next convention will be on the middle weekend of December, 1984. I think that's the 14th, 15th and 16th or thereabouts.

The Authentication Bureau was formed at just the same time the Society was, but it was a matter of coincidence that the American Numismatic Association, which had its certification service in Washington, decided to move the certification service out to Colorado Springs, Colorado, and that left the staff here in Washington figuring out what it was going to do. So we got together with the people interested in forming the International Numismatic Society and we said look, we have a ready-made staff here to go, let's see what we can do. And that's what we did.

The Centinel: What are the specific services that the Authentication Bureau offers the public?

Hoskins: Well, okay. First of all, the prime basic service is to offer authentication and certification of U. S. coins, but in addition to that we handle coins of all other countries of all periods. Second, we offer a grading service. Grading all coins, not just U. S. coins, but all coins of the world, and ancient coins and medieval coins. And third, about two years ago we introduced paper

money authentication and certification. This is something which is unique in the field of authentication. It's something only the Secret Service did, but we did find a way that we could do it too, on a private basis. We also grade paper money. Tokens and medals are handled also.

The Centinel: With respect to the grading portion of your work here, what is the objective standard you use. The ANA, for example, uses the ANA grading manual. Is there a written standard that you employ?

Hoskins: There is not. Not a complete written standard. Our grading system has developed — I don't know how to explain this right now. Let me back up a little bit. Our system is in certain subtle ways different than the system used by ANACS. The most obvious difference is the use of the word "choice." In the ANACS system if someone calls a coin choice very fine, this means it is in the upper half of the very fine range. We use the word "plus" to indicate something very similar. We will say very fine covering 90 percent of the very fine range but if a coin is so close to extremely fine, it meets certain criteria but it doesn't meet others, we will call the coin very fine plus.

Now we reserve the word "choice" to use on uncirculated and almost uncirculated coins only. It's a reference to the number of bag marks on a coin. When we say choice, this means that the coin has an unusually small, very, very small number of bag marks compared to what you would see on such an uncirculated or a new piece.

The Centinel: Okay. Within the uncirculated grade, how many different degrees of uncirculated? What I'm getting at here is do you employ the numerical system like ANACS does with MS60, 63, 65, etc.?

Hoskins: We adopted the numerical system with great reluctance on July 1, 1983. We refrained from it because we felt that that system has caused many millions of dollars to be dishonestly gained or lost by various people in the field. Especially the difference between a 63 coin and a 65 or between a 65 and a 67, and we were not encouraging that. However, the economic reality is that collectors and dealers are going to make very fine distinctions or at least they're going to try to, whether they're capable of reproducing their grading or not. So we decided we might be able to be something of a stabilizing influence on numeric grading. So we have been doing numerics for about a year and a quarter now.

The Centinel: Over the last five years or so with the tremendous influx of non-numismatic investment money into the numismatic marketplace this question of whether a coin is a 63, 65 or even better is something that's generated a great deal of controversy and the ANACS people seem to have borne the brunt of the controversy, yet you don't hear the same type of criticisms of your Authentication Bureau. Would you like to comment on that? How have you insulated yourselves from this?

Hoskins: I don't know. You have probably heard Ronald Reagan referred to as the teflon president; it seems that the dirt washes right off of us too and I can't say that we're all that lilly clean.

Another aspect, of course, is that we are smaller. We're second; we try harder. And I think there's a certain amount of protection by being slightly in the shadow of the certification service. We have had some complaints but they've been on an individual basis and the complaints generally have not reached the press.

The Centinel: It seems you don't see the letters to the editor of **Coin World** as you do with respect to ANACS or at least didn't up until recently.

Hoskins: You see, there are advantages to being number two.

The Centinel: Do you think there's some advantage to the numismatic community in having two organizations basically doing the same thing, or is that correct of me to say they're doing essentially the same thing?

Hoskins: We are doing essentially the same thing but our approach is considerably different. The biggest difference, of course, the one most notable difference, is how long it takes to get coins back. That's the reason we have been growing at an inordinately rapid rate compared to the growth of ANACS. We're smaller but we are catching up, you see. The first part of your question?

The Centinel: How is the numismatic community served by having two organizations doing basically the same thing?

Hoskins: Let me say that for the first four and a half or five years I was director of ANA certification service while it was in Washington and I expressed my opinion on a semi-confidential basis to two of my closest friends, gentlemen substantially more experienced and who have been around in numismatics more than I, I'd expressed my opinion that the weakest thing about the ANA certification service was the fact that there seemed to be people involved in the program, on the periphery of the program, who wanted it set up as a God where the opinion of ANACS would never be challenged. I felt that this was a severe weakness in the long run for ANACS.

I at that time, though I would have been foolish to have said so for political reasons, I personally believed the best thing in the world to happen for ANACS would be to have someone else in the field. When they moved ANACS out of Washington we thought, well, we are in the perfect position to offer the numismatic public the alternative.

The Centinel: With respect to grading, one of the most controversal areas that we hear about is the question of strike, when you have an otherwise virtually perfect coin that's weakly struck. How do you take strike into consideration? Does that downgrade the coin from say a 60 — can you have an MS65 weakly struck?

Hoskins: In our grading system the answer is yes. However, you cannot have an MS67 weakly struck.

The Centinel: So you do take that into consideration and downgrade the coin from what it otherwise would have been in the absence of a weak strike.

Hoskins: Only at the 67 level. At a 60, yes. A weak struck 65 in our opinion exists. And we do see a fair number of them. However, if the weakness of strike on a coin that we call a 65 is significant, we make note of this on the grade. We'll indicate "weakly struck MS65." You see, our grading forms offer quite a bit of detail. We don't simply offer a pair of numbers, say a 65 over a 63 or something like that. Instead we will give a "choice uncirculated," for example, and then we will give it a MS65-63 or MS65-65 or whatever the case might be. Then at the right side of the grading form there's a punch-out section where we cover such characteristics as quality of strike, luster, overall eye appeal, toning, the other various factors in determining the marketability or value of a coin. This is something ANACS doesn't do, but our customers seem to like to have that additional information.

The Centinel: Let me make a statement and I'll get your reaction to it. One thing as a dealer that's always struck me about a problem that any grading service is going to run into, I personally feel that collectors make the mistake

of trying to equate grade and price. Say an XF coin in a catalog might be $100, an AU $150, MS60 $250. It seems to leave nowhere for the $200 coin which I as a dealer recognize has to exist. Do you think that's a problem? What's your reaction to that?

Hoskins: It's a significant problem. I have thought for years the interest and controversy over grading is really not that. It's a mirror of the real controversy and that is over value.

The Centinel: Do you think people are trying to ask you to do something that you really don't want to do and you don't think you should be doing, and that is to say how much is this coin worth?

Hoskins: In effect, that's what they're trying to do, and I don't lump everybody together. But there's a substantial portion of the numismatic public that thinks as you were saying, if it's called a VF30 you should be able to go to the gray sheet and go down and find out to the penny what the coin is worth. Yet I think any experienced collector will say that there are certain nice, extremely fine coins which they have seen which are far superior as far as eye appeal and numismatic worth is concerned to other coins uncirculated. Simply because the extremely fine coin, let's say it's a 1793 copper half cent, may have a rich mahogany coloring to it, it may have class, it may have eye appeal, where if you take another uncirculated coin which has a streaky finish to it and many things make it very unattractive. So this effort to equate grade and price is essentially fallacious. How's that for a good word?

The Centinel: Another side of that too, is I've always felt there's a danger that grading services, whoever is operating them, will become a crutch to the public and I've heard it remarked the coin is almost secondary; the people are more interested in the paper that's attached to the coin. What's your reaction to that?

Hoskins: Well, among collectors in many cases this is true, that a person gets papers back on a given Morgan dollar and it says 65 over 65, they feel that if these papers say it's 65 over 65 then no way can someone else call it a 63 over 63 and be right. And, of course, there's a slight error — slight margin of error in grading. We like to believe we have a very, very small margin of error in that area, but, of course, the beginning collector is going to have a very broad error range.

I do feel that we and ANACS are used in many instances as a crutch for collectors and dealers who don't trust their own grading. There's another way that we are used, and I'm using the word "used" in a very unfavorable way, and that is dealers and sometimes collectors will send us the same coin in over and over and over, not so much to us, but to ANACS, figuring that it's worthwhile to spend $10 or $15 each time on a $3,000 coin in order to get the highest grade stated. Because if it comes back five times as a 63 and comes back once then as a 65, that might be an extra $2,000 or $3,000 in the pocket of the dealer or the collector.

This is an unfortunate method of using any grading service. It's something which we have endeavored to combat and we really don't have very much of a problem along that line, although I do understand a lot of people have used ANACS that way. And that's through no fault of ANACS, it's just an unfortunate fact of life.

The Centinel: You made reference earlier to the fact that you're now grading paper money, authenticating paper money. What's the reception been for that

Downtown Minneapolis
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OLSON MEMORIAL HWY
I-94
LAKESIDE AVE
BORDER AVE
ROYALSTON AVE
SEVENTH ST N
HOLDEN ST
GLENWOOD
GLENWOOD AVE
ELEVENTH ST
CURRIE AVE
12TH ST
CHESTNUT AVE
LINDEN AVE
HAWTHORNE AVE
REGENCY PLAZA HOTEL
13
GREYHOUND BUS TERMINAL
BUTLER SQUARE
NORTH SIXTH
HENNEPIN CENTER FOR THE ARTS
TO I-94 WEST
52
WASHINGTON AVE N
THIRD AVE N
SECOND AVE N
THIRD ST N
FIRST AVE N
FOURTH ST N
FIFTH ST N
HENNEPIN AVE
SECOND ST N
FIRST ST N
CHILDREN'S MUSEUM OF MINNESOTA
CHAMBER OF COMMERCE
S SIXTH ST
THE MALL
AMFAC HOTEL
14
CITY CENTER
MARQUETTE INN
12
IDS INFO. CENTER
YMCA
S NINTH ST
S EIGHTH
TENTH ST
LA SALLE
FOSHAY TOWER
LAURAL
16TH
HENNEPIN AVE
HARMON PLACE
ELEVENTH ST
SPRUCE PLACE
CONCORD HOTEL
5
YWCA
ORCHESTRA HALL RAMP
PUBLIC LIBRARY
15
FEDERAL RESERVE BANK
MINNEAPOLIS PLAZA HOTEL
FEDERAL COURT HOUSE
NORTHSTAR INN
11
COUNTY GOVERNMENT CENTER
GUEST HOUSE MOTEL
10
GRANADA ROYALE HOMETEL
9
NORMANDY INN
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PORTLAND AVE
PARK AVE
CHICAGO AVE
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GRAIN EXCHANGE
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ARMORY
HENNEPIN COUNTY MEDICAL
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MISSISSIPPI RIVER
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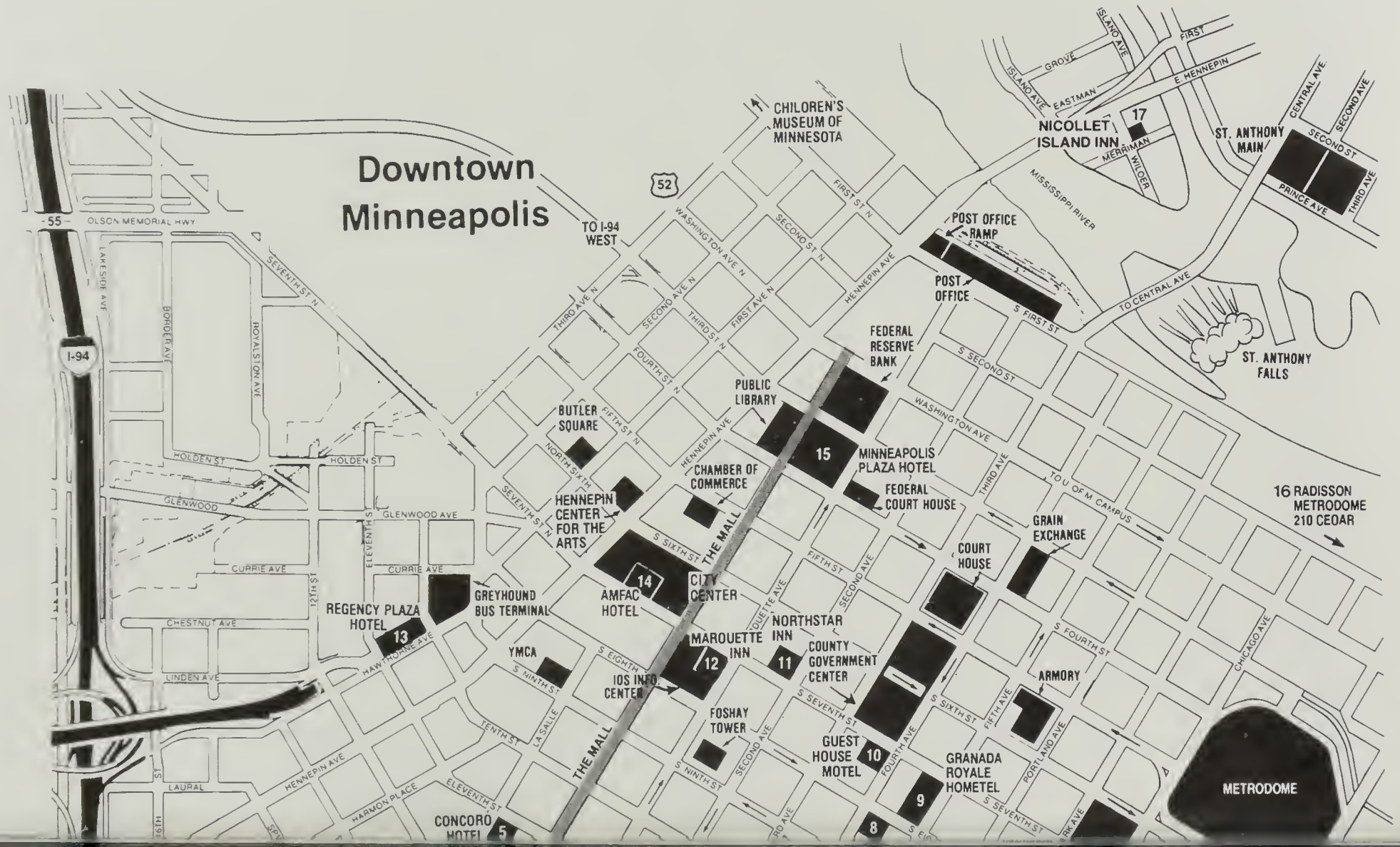

Downtown Minneapolis
TO I-94 WEST
CHILDREN'S MUSEUM OF MINNESOTA
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ST. ANTHONY MAIN
POST OFFICE RAMP
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16 RADISSON METRODOME 210 CEDAR
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TO CENTRAL AVE
TO U OF M CAMPUS
OLSON MEMORIAL HWY
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52
55

Downtown Minneapolis

1. Fair Oaks Motel
2. Minneapolis Auditorium & Convention Hall
3. Hyatt Regency Hotel
4. Holiday Inn Downtown
5. Concord Motel
6. Leamington Hotel
7. Leamington Motor Inn
8. Normandy Inn Best Western
9. Granada Royale Hometel
10. Guest House Motel
11. Northstar Hotel
12. Marquette—A Preferred Hotel
13. Regency Plaza Hotel
14. AMFAC Hotel
15. Minneapolis Plaza Hotel
16. Radisson Metrodome
17. Nicollet Island Inn

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new service? Is that something that's being used to any great extent by the public?

Hoskins: Not to a great extent. We never expected it to be used to a great extent because, first of all, paper money collectors as a group tend to be somewhat more sophisticated than all coin collectors taken as a group. I don't mean that there aren't many coin collectors who are more sophisticated than paper money collectors, but as a group I would say that the paper money collectors are more sophisticated. They as a group will tend to recognize a counterfeit faster and also they as a very close knit group have developed their own grading system and I think for good reason they would look at us as outsiders coming in and invading a territory that belongs with the paper money peopple. And I'm not going to dispute that at all. Our service is not used broadly, we do not expect it to be used broadly, but —

The Centinel: You're talking about paper grading.

Hoskins: The paper money service, yes. But it is used and we will get a few notes in the course of a month and we'll go ahead and offer the grading service if they request it.

The Centinel: Another thing that I haven't seen with respect to the INS authentication and grading. There are dealers who specialize in handling material authenticated and graded by ANACS and to the best of my knowledge no one is doing that with material carrying your certificates. Would you like to see that or would you prefer not to have dealers marketing INS authenticated and graded material exclusively?

Hoskins: It doesn't bother me one way or the other. We have a growth pattern which we are quite happy with based I think on the fact that we do get the coins back fast and that the authentication is generally respected and the grading is certainly accepted. The grading we acknowledge is conservative.

International Numismatic Society Authentication Bureau Director Charles Hoskins, at microscope, examines a coin for members of a collecting family at the Maryland State Numismatic Association Convention in Lanham, Mayland.

We like to say realistically conservative, but conservative, and I think ANACS is endeavoring to have grading of the same general type. So I don't — excuse me, I lost my train of thought. What was the original question?

The Centinel: I was making reference to the fact that we have dealers marketing ANACS graded material.

Hoskins: Yes. If you go into the classified ad section and also into the display ads of **Coin World** and elsewhere, you will find there are a substantial number of dealers who say we sell only ANACS graded coins. However, if you look closely, you will see an increasing number of dealers who are saying we deal only in certified coins. In other words, they're not limiting it to ANACS and we do have contact with dealers who advertise certified coins only who send us coins to be authenticated and graded, primarily I think because they need the coins back fast. They can't afford to have them sit on the shelf.

The Centinel: You mentioned earlier the speed of your service. What in fact is the turn-around time here?

Hoskins: The turn-around is generally anywhere from about seven hours at the best. That means receiving coins at 9:30 in the morning and having them back in the mail at 4:30 or 5:00 in the afternoon, to on the average of 24 to 48 hours. In other words, one to two working days.

The Centinel: So if a dealer sends you a coin on a Monday chances are good that he might actually get it back on Friday and be able to sell it the next week.

Hoskins: I would say occasionally it happens on Friday, but more often it will be back let's say the following Monday. If it is a dealer in the Washington or Baltimore area he can mail a coin to us on a Monday afternoon and on a rare occasion will have it back in his hands on Wednesday at 12:00 or 1:00 in the afternoon. But that's just because they're so close.

The Centinel: Do you also offer walk-in service?

Hoskins: On a limited basis. I would like to go a little further on that other question. When it comes to the amount of time, I should say that we have stated in print many times that 95 percent of the coins are returned within two working days of receipt. And actually it's a little better than 95 percent, but 95 percent sounds like a good number and we're safe with that.

But you remember the old story about the coffee that was good to the last drop but that last drop was terrible; that's the way it works with us in a sense, because some of the coins, one or two percent of the coins that come in that cannot be done in two days might take two weeks or might take two months. And I have to be honest enough to say that we would find three or four coins in inventory right now which have been there for five months or more. I don't like this, but we just run into some that are very hard to crack.

The Centinel: That might be a coin that's suspect or it's a particularly valuable coin and you want to spend extra time on it.

Hoskins: At the moment we are working with a 1849 Mormon $10 gold piece and I have been in contact with people in the Mormon church and just this morning I received a phone call from the head of the Mormon church in the State of Washington in which he had been checking over the weekend and provided me with the name of a man in the Morman church in Salt Lake City who is an acknowledged expert on Mormon gold. So after this session is over I'm going to be calling him on the phone and he's probably going to assist us with this

piece. So that coin has been here for probably three weeks now and it might be here for another three weeks or three months before we resolve it.

The Centinel: Let me just in closing ask you to comment on trends you have seen in the hobby, in the last few years, that you have seen developing now with respect to counterfeiting. Is this becoming more of a problem, less of a problem — counterfeiting and altering of coins?

Hoskins: It is a cancer that's going to be with us for all time in the future. It's less of a problem in the sense that the counterfeiters are far less active now than they were in the period let's say 1960 to 1975. When we opened ANACS in Washington in 1972, we were running better than 35 percent counterfeited and altered coins. That percentage has dropped substantially. I don't know just what it would be now, but it's dropped off quite a bit and it's a reflection on the fact that with authentication available in the numismatic field and with dealers becoming more knowledgeable about recognizing counterfeits, counterfeiting and altering has become less attractive as a money maker and so many of the people who were involved in it have left the field.

But they have left their mark behind them. If you go around to the banks and safe deposit companies throughout the United States you are going to find millions or billions of dollars of counterfeit gold tucked away where the owners are not aware of it. As the generations pass, this material is going to continue to come out in estate sales and the like and it will be a continuing problem. So I anticipate that the need for ANACS and that the need for INSAB is perpetual.

The Centinel: If the members want to take advantage of your service, how do they contact you?

Hoskins: We have a new address as of yesterday. The new address is INSAB, standing for International Numismatic Society Authentication Bureau, Post Office Box 66555, Washington, D. C. 20035. Now the old address, the one which has been published for eight years now, which I will mention in passing, is P. O. Box 19386, Washington, D. C. 20036, continues to be valid. However, anyone who addresses shipments to that address will probably lose a few hours to a day because the mail will have to be shipped over to the new post office box. So we want to get the word out fast about the new P. O. Box, 66555. Easy to remember, isn't it?

The Centinel: Yes. Thank you.

MINNESOTA ORGANIZATION OF NUMISMATISTS

ANNUAL COIN SHOW

OCTOBER 26-27, 1985 — BLOOMINGTON, MINN.

AIRPORT HOLIDAY INN — I-494 and 34th AVENUE

Bourse: Jerry Swanson

P. O. Box 565 — Rochester, Minn. 55901

SHOW CALENDAR

Show Chairmen are invited to send announcements of upcoming coin shows in the Central States region. The Show Calendar is intended to assist collectors and dealers in planning their show attendance. It is also designed to aid show sponsors in avoiding date conflicts. Show dates will be listed up to 24 months in advance and show sponsors are encouraged to submit dates for future shows through December of 1986. Please include the city where the show will be held, official name of show, show dates and location, as well as the name, address and phone number of the show or bourse chairman. Send to: Kevin Foley, P. O. Box 589, Milwaukee, Wisconsin 53201.

STRATFORD, ONTARIO — APRIL 19-21, 1985

Ontario Numismatic Association Convention and Coin Show, Victorian Inn, 10 Romeo Street North. Stratford Coin Club, P. O. Box 262, Stratford, Ontario, Canada N5A 2C9.

MINNEAPOLIS, MINNESOTA — APRIL 25 - 28, 1985

Central States Numsimatic Society Annual Convention and Coin Show. Dick Grinolds, P. O. Box 18002, Minneapolis, Minnesota 55418.

LIVONIA, MICHIGAN — MAY 3-5, 1985

Detroit Rainbow Coin Show, Holiday Inn Livonia West, I-275 and Six Mile Road East. Ron Nelson, P. O. Box 22673, Cleveland, Ohio 44122. (216) 338-3181.

MUNCIE, INDIANA — MAY 5, 1985

Muncie Coin and Stamp Club 28th Annual Show. Ball State University, L. A. Pittenger Student Center, Cardinal Hall. David Wantz, P. O. Box 1184, Muncie, Indiana 47305.

APPLETON, WISCONSIN — MAY 25-26, 1985

Numismatists of Wisconsin 25th Annual Coin Show. Paper Valley Hotel, 333 West College Avenue. Robert Worachek, 229 East College Avenue, Appleton, Wisconsin 54902.

INDIANAPOLIS, INDIANA — JUNE 7-9, 1985

Indiana State Numismatic Association Annual Convention and Coin Show. Indiana Convention Center, 100 South Capital Avenue. Jerry Lebo, P. O. Box 44337, Indianapolis, Indiana 46204.

CHICAGO, ILLINOIS — JULY 4-7, 1985

N.O.I.S.E. Coin Convention, Rosemont Exposition Center, 5600 North River Road. Joseph Irmen, P. O. Box 424, Wood Dale, Illinois 60191. (312) 980-3200

MILWAUKEE, WISCONSIN — JULY 12-14, 1985

MidAmerica Coin Show. MECCA Convention Center, 6th and Kilbourn Streets. Kevin Foley, P. O. Box 589, Milwaukee, Wisconsin 53201. (414) 282-2388.

CLEVELAND, OHIO — AUGUST 2-4, 1985

Northeast Ohio Coin Club Annual Coin Show. Marriott Airport Inn, West 150th Street and I-70. Harry Jones, P. O. Box 30369, Cleveland, Ohio 44130. (216) 884-0701

ST. LOUIS, MISSOURI — AUGUST 16-18, 1985

Missouri Numismatic Society 25th Annual Coin Festival. Marriott Airport Motor Inn.

CINCINNATI, OHIO — SEPTEMBER 13-15, 1985

Greater Cincinnati Numismatic Exposition. Drawbridge Hotel and Convention Center, Fort Mitchell, Kentucky. Paul Padget, 2200 Victory Parkway - Suite 501, Cincinnati, Ohio 45206. (513) 861-5506

WATERLOO, IOWA — SEPTEMBER 20-22, 1985

Iowa Numismatic Association Annual Convention and Coin Show. Conway Civic Center and Holiday Inn, 4th and Commercial Streets. Jim Hamling, I. E. Tower, Suite 101, Cedar Rapids, Iowa 52401.

MILWAUKEE, WISCONSIN — SEPTEMBER 27-29, 1985

Milwaukee Numismatic Society 51st Annual Coin Show. MECCA Convention Center, 4th and Kilbourn Avenue. A. P. "Del" Bertschy, 3939 North Murray Avenue, Shorewood, Wisconsin 53211. (414) 962-5975

CHICAGO, ILLINOIS — OCTOBER 25-27, 1985

National Numismatic Network Coin Show, location to be announced. Patricia Kmak, 1423 West Fullerton Avenue, Chicago, Illinois 60614. (312) 528-8800

SAINT LOUIS, MISSOURI — NOVEMBER 14-17, 1985

National Silver Dollar Convention. Cervantes Convention Center and Sharaton Hotel. NSDC, P. O. Box 142, Broken Arrow, Oklahoma 74013. (918) 455-4985

DEARBORN, MICHIGAN — NOVEMBER 29-30, DECEMBER 1, 1985

Michigan State Numismatic Society Annual Fall Convention and Coin Show, Hyatt-Regency Hotel. Florence Schook, P. O. Box 2014, Livonia, Michigan 48154.

CHICAGO, ILLINOIS — DECEMBER 6-8, 1985

N.O.I.S.E. Coin Convention, Rosemont Exposition Center, 5600 North River Road. Joseph Irmen, P. O. Box 424, Wood Dale, Illinois 60191. (312) 980-3200

ST. LOUIS, MISSOURI — FEBRUARY 22-24, 1986

22nd Annual Greater America Coin Fair, Marriott Airport Motor Inn. Bill Armstrong, 327 Northwest Plaza, St. Ann, Missouri 63074.

MINNEAPOLIS, MINNESOTA — MARCH 21-23, 1986

Northwest Coin Club 52nd Annual Coin Show. Hyatt-Regency Minneapolis, 1300 Nicollet Mall. Ken Eikeland, P. O. Box 18053, Minneapolis, Minnesota 55418. (816) 241-1152

MILWAUKEE, WISCONSIN — APRIL 25-27, 1986

MidAmerica Coin Show, MECCA Convention Center, 6th and Kilbourn. Kevin Foley, P. O. Box 589, Milwaukee, Wisconsin 53201. (414) 282-2388

CINCINNATI, OHIO — SEPTEMEBER 12-14, 1986

Greater Cincinnati Numismatic Exposition. Drawbridge Hotel and Convention Center, Fort Mitchell, Kentucky. Paul Padget, 2200 Victory Parkway - Suite 501, Cincinnati, Ohio 45206. (513) 861-5506

ST. LOUIS, MISSOURI — FEBRUARY 21-23, 1987

23rd Annual Greater America Coin Fair, Marriott Airport Motor Inn. Bill Armstrong, 327 Northwest Plaza, St. Ann, Missouri 63074.

FUTURE CSNS CONVENTIONS

1985 — April 25 - 28 ..... Minneapolis, Minnesota
Chairman: Dick Grinolds, Box 18053, Minneapolis, Minnesota 55418

1986 — April 2 - 5 ..... Kansas City, Missouri
Chairman: Ralph Hardman, Box 7411, Shawnee Mission, Kansas 66207

1987 — May 7 - 10 ..... St. Louis, Missouri
Chairman: Roger Munie, Box 155, Belleville, Illinois 62222

1988 — Apirl 7 - 10 ..... Indianapolis, Indiana

NOTE TO CLUB OFFICIALS

Interested in hosting a future CSNS Convention? It isn't too early to begin thinking of the future! Submit your letter of invitation to the CSNS Secretary-Treasurer at your earliest convenience. Your request will receive the prompt attention of the Officers and Board of Governors.

MEMBERSHIP APPLICATIONS

The persons named below have applied for membership in the Society. Each applicant will become a member in 30 days, unless a written objection to his or her application is received by the Secretary-Treasurer prior to that date.

REGULAR MEMBERSHIP

4424 Stanley R. Crane ..... Union Lake, Michigan
4425 John Belger, Sr. ..... Kansas City, Missouri
4426 William V. Mueller ..... Schaumburg, Illinois
4427 Glen Soustek ..... Schaumburg, Illinois
4428 Carol Janney ..... Richland Center, Wisconsin
4429 James E. Farris ..... Louisville, Kentucky
4430 Harvey G. Stack ..... New York, New York

4431	Lawrence R. Stack	New York, New York
4432	Earl Roberts	Tiffin, Ohio
4433	Muncie Coin and Stamp Club	Muncie, Indiana
4434	John E. Olson	Minneapolis, Minnesota
4435	Caesar M. Julian	Hialeah, Florida
4436	Mark Salzberg	Miami, Florida
4437	Sam Saye	Laguna Hills, California
4438	Robert Meyerink	Byron Center, Michigan
4439	Rose Steckling	St. Cloud, Minnesota
4440	Cathy Hadley	Pryor, Oklahoma
4441	James Weisbaum	Hawthorne, California
4442	M. Remy Bourne	Fridley, Minnesota
4443	Jeffrey Lisler	Flushing, New York
4444	Mark Cain	Kansas City, Missouri
4445	Nadine Trapnell	Metter, Georgia

LIFE MEMBER APPLICANTS

353	Larry Tekamp	Dayton, Ohio
354	Thomas Caldwell	Acton, Massachusetts

Are Your Numismatic Collections "Hidden Real Good" at Home?

by Samuel W. Johnson, Jr. NLG

If I was a thief, I could steal many of your collections. You see, I know that many of the large deluxe coin albums, Lucite "boards," and Franklin Mint, etc., albums are too large to fit in most safe deposit boxes. I also know that some of you don't even have a safe deposit box! You keep many of your collections "hidden real good" at home, don't you?

Bluntly, there are millions of dollars worth of numismatic material that are currently "easy prey" for even a novice thief. What falls into this "waiting to be stolen" category is an astounding array of material. It nearly covers the entire numismatic spectrum, from half cents to $20.00 gold.

I'll just give you a few examples. They are: Bu and circulated sets of cents, nickels, dimes, quarters, Walking Liberty and Franklin halves, Morgan and Peace dollars, silver bars and ingots, and an incredible variety of private (Franklin, etc.) Mint material. All of the above come in albums that are too large for most safe deposit boxes, don't they? Many of you have this material "hid at home," don'tcha?

Well, I can't call you dummies, because I, too, have hidden things at home. But I don't anymore! The author has even "out-hid himself" and had to search and search to find the item(s) again. I'll wager many of you have done the same thing, haven't you?

Yeah, you and I think that our hiding places are "real good" and that "no one would think of looking there." Shoot, who are we trying to fool? The stunning thing is that thieves have all of our hiding places memorized. When it comes to finding hidden items in a house, thieves are just as intelligent as we are.

turn page

26 Popular Home Hiding Places

1. Under the bed or mattress.
2. Under a couch or chair.
3. Under a coffee table or other furniture that has a two- or three-inch hollow space between them and the floor.
4. In the dirty clothes hamper or even the washing machine or dryer.
5. In a container in the freezer or refrigerator.
6. Taped under a table, chair, or other furniture.
7. Between the towels or sheets in the linen closet.
8. In a waterproof container in the commode water tank or sump pump hole.
9. Within the headboard of beds that have a small sliding "door," which reveals a storage space.
10. On top of tall china cabinets or other tall furniture.
11. "Way in the back" of any drawer in the house.
12. In a box or wrapped in plastic within reach of the entry to your attic. Perhaps covered with insulation, but within an arm's reach.
13. Suspended somehow from a clothes hanger in the clothes closet, or in the pockets of hanging clothes.
14. Within a skillet or large pot. Of course, the lid is on!
15. Hidden behind cans of food in the lazy susan or cabinet.
16. Some material can be placed above a false ceiling. Get a chair and flashlight, push up part of the ceiling and search with the flashlight.
17. Coin albums, etc. placed between books in your library.
18. Within the sheet metal heating/cooling vents.
19. Under rugs (a "good place" for single type coins, etc., and currency).
20. Gone for the weekend? Hide your material under the trash in the kitchen trash container.
21. With a stack of newspapers or magazines.
22. In the dirt of a potted plant. (Ice picks or screwdrivers would find this easily.)
23. In the garage or basement, but in many similar places as listed.
24. Under the sink.
25. On the window sill behind the curtain.
26. Behind the cushions of couches and chairs. (Just because your favorite hiding place isn't listed doesn't mean that an experienced thief won't find it.)

I'll wager that this list contained over 90 percent of your favorite hiding places, didn't it? Yeah, yeah, you see — if I was a thief and had 45 minutes to search your home, I'd have found one or more of your collections. I see this "hiding scheme" as a continuing and ever growing problem in the numismatic world. It has become extremely serious.

Whether we like to admit it or not, friends, all of us who hide things are a little dumb. For years, we have thought that we could "get away with it." Surprisingly, many of us have. I certainly don't know why we think this way.

Virtually all of us know a colleague who has had material stolen. We know that annually there are several million home burglaries in our nation. All of us read about $100 to $100,000 collections being stolen. Yet we continue to hide our collections at home. Bluntly, our hidden collections would be "easy pickins" for a thief.

We certainly have been repeatedly warned. We have become complacent, a creature of habit, but we MUST change. Just think — almost without excep-

tion, we are all known as "a coin collector." Few of us are home 24 hours a day 365 days a year.

Friends, two thieves searching together, room by room, in your house could check the listed hiding places in a very short period of time. A majority of the time, they'd find a bonanza!

All kidding aside, thieves might be watching you now just waiting for the right time to strike. They're waiting for you to go out of town on your long-planned vacation. Then, one morning at 2:00 a.m. they'll break a window in your house. Of course, their lookout accomplice will drive his noisy motorcycle down the street in front of your house while the glass in being broken. No one will hear glass breaking then.

But, "you have a dog," you say. Your dog may bark a few times until the thieves throw him a round steak. If that doesn't quiet him, several sprays from a can of mace will. Your "watchdog" will cower and whimper in a corner while they search. They may even kill your dog after the macing.

For that matter, thieves may not even wait until you go on that long-planned vacation. They only need a half hour, or 45 minues at the most, to search. Are you going to church Sunday morning or a dance on Saturday night? Yeah, they've got you. That's just what they've been waiting for! Those five rolls of 40% Kennedy halves or the two Krugerrands that you have hidden behind the headboard of your bed will be gone when you return. So will that Franklin Mint set and "20th Century type set" in a Lucite board, that you had under the couch.

If you have numismatic material hidden at home, there are only a few things that you can do. You must, **as soon as possible,** rent a safe-deposit box at your local bank. We all have important papers, family heirlooms, and photo albums that need to be in a safe deposit box anyway. Lump everything together, including your numismatic material, and place it in safety!

The larger safe deposit boxes seem to be the most difficult to acquire. Obtain any size you can! If you have large albums and cannot obtain a large box, you **must** take the coins, etc. out of the albums and place them in the smaller box: Coin tubes, 2 x 2's, or plastic flexible sleeves will work fine. Just transfer your material from the album to these. If your material is BU or proof, wear white gloves when handling. Your collection(s) will now fit in even the smallest safe deposit box with room to spare.

You will also protect your collections from fire. Many years ago, I saw what was reportedly several hundred dollars worth of silver coins that had been in a fire. They were an ugly, blackened mess and looked like a large "cow-chip." What if these coins had been your ten BU rolls of Morgan dollars?

The popular, large, bulky (but attractive) "bookshelf albums" are obvious security risks for collectors. Album manufacturers certainly do not have this in mind. Even the name, bookshelf album, is suggestive that collectors should place them among books in their home library. Some even offer free bookends. How nice!

It cannot be denied; large albums, etc., are a very serious numismatic problem, for thousands are sold each week. New types of albums and Lucite boards must be designed that will fit in smaller safe deposit boxes. For the present, avoid acquiring large items if you don't have a large safe deposit box. I suggest that collectors who purchase sets of coins have them placed in tubes or 2 x 2s for easy storage.

Friends, do not continue to be apathetic about hiding your numismatic material at home. Take action to protect yourself. If you choose to ignore this warning, that certainly is your choice.

But, just do one thing. Get your circulated set of Roosevelt dimes, or that XF half cent, or your four piece type set of U. S. gold coins from your favorite hiding place and look at your material for a while. It may be the last time that you'll see it! The next person that sees them just might be a thief. From experience, I know that thieves can strike at any time of the day or night. Four years ago, my home was burgarlized. Approximately $200 worth of coins and cash were stolen, and subsequently never recovered. It could have been much worse because there were other valuable numismatic items within the house. They were caught several months later.

The most stunning thing about this burglary is that it occurred at 1:15 - 1:30 in the afternoon. My neighbors were home. There is a school only 100 yards from my house. Children and teachers were on the playground. The thieves just nonchalantly walked up to my house, right past all of those people, and did their work. Afterwards, they again walked past all of these people.

The $200 was not covered totally by insurance because of $100 deductible. Many home insurance policies limit coin and stamp losses to $1,000. The most important item, friends, is NEVER UNDERESTIMATE A THIEF! They found several of my hiding places and can find yours too!

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THE YN PAGE

by Dominic Garetto J-3611

Dominic Garetto

A young friend of mine who has been a casual collector for the past few years called me recently, asking how he should clean a few "dirty" coins he had lying around. Trying to answer him, I realized how little I knew about cleaning coins, and figured there must be a number of others in the same position. So I took my own advice to him and talked with Orlane Kittle, one of our Central States governors. Many of the following points result from the sharing of her experience.

Cleaning coins, in any way or form, should be looked on as the exception and not the rule. Intentions to alter the grade and increase the value are obviously unethical, but planning on keeping your coins isn't reason enough to clean them, either. One must consider the risk of destroying luster or toning on an uncirculated piece in an effort to clean a few spots. And even the appearance of circulated coins will not always improve with cleaning, as sometimes a greasy film on copper or dull haze on silver will develop.

The number of decisions on cleaning coins can be reduced by eliminating the problem at the source. Today there are few numismatic holders, folders, envelopes or albums made with PVC or any other chemicals that destroyed collections a few years back, but you should always make sure that your coins are not stored in a PVC product. Regular paper envelopes, cardboard folders kept in damp places, saliva, and oil from the fingers are a few other problems that will result in "dirty" coins. Use common sense when handling and storing coins, and for choice uncirculated pieces remember the importance of no PVC, no moisture, and airtight conditions. Your local dealer will be able to recommend certain products for your specific needs, and always ask before you buy if unsure about the PVC factor.

Coins that you decide to clean can be handled in a variety of ways. Circulated coins, especially those with smaller price tags, may best be treated with simple soap and water. This won't create the "false" shine that dipping such coins often does, but should serve to rid the surfaces of dirt and grime. Just be careful of rubbing excessively hard. To bring out the color in copper, as well as protecting the surface from future corrosion, olive oil can be applied with a soft flannel rag. Too much oil will leave a greasy look, but moderate use should really improve the coin's overall appearance. This is best for BU copper also, not just circulated coins.

Chemical dipping is a process used

most often for uncirculated gold and silver, as there is already a luster which will hide the effects of the cleaning to a certain extent. Coins with exceptional luster, or any pieces that are repeatedly dipped tend to lose their brilliance and color. Therefore, scrupulous care is necessary when deciding how to treat them, and leaving them alone is often the best answer.

If you are going to use a chemical cleaner, such as Jewel Luster, be sure it will work on silver or whatever metal you intend to clean. Avoid substances such as Tarn-X, which contain "grit," and may scratch the surface of the coin. I used a chemical silver dip on a slightly discolored uncirculated silver dime (Figure 1). Note the

Figure 1

spots at the top right side of the coin, behind Roosevelt's head. After dipping the coin and cleaning it with soap and water, the spots are gone and the surface is more reflective (Figure 2). Of course the color is not as attractive as original luster, but coins that are heavily spotted may look nicer after being carefully cleaned.

Whatever method you choose, try cleaning a worthless example before going to work on a valuable coin. It may help you decide whether or not the improvement made will justify the effort, and possibly save you a lot of money.

Figure 2

If you're interested in saving money, along with learning about numismatics from the cleaning of Roosevelt dimes to the identification of Ancient Roman coppers, your best opportunity of the year is available right **now**! The Central States Numismatic Society will award **two** deserving YN's with scholarships to the ANA Summer Seminar held in Colorado Springs, Colorado. The week long seminar, conducted in July, offers a number of different numismatic courses taught by some of the most respected hobby leaders in the world. I received the CSNS scholarship last year because not one seriously interested YN submitted an application for this $700 opportunity.

Applications should outline numismatic activities and accomplishments, such as exhibits, talks, published articles, and any other services or contributions to the hobby. The applications should demonstrate a serious interest in numismatics, and contain anything you think supports your position as an active hobbyist. Send your applications, by April 30, to: Florence Schook, P. O. Box 2014, Livonia, MI 48154. Don't pass this opportunity up!

— Dominic Garetto

HAVE YOU PAID YOUR CSNS DUES FOR THIS YEAR YET ?

You Can Write Articles for Numismatic Publications

by Samuel W. Johnson, Jr. NLG

This article would never be written if I didn't believe in what will be presented. Otherwise, I wouldn't waste one minute of my time. You see, I believe that there are hundreds of CSNS members who have, at one time or another, thought about writing an article for **The Centinel.** But, for one reason or another, they didn't.

I also believe that there are thousands of numismatists in our nation who have thought about writing articles for publication in their state or area. Again, they didn't perhaps because of a variety of reasons. Eliminate some of their skepticism, and I believe this large "untapped resource" would write.

Putting an article together isn't that hard, nor is proper photograph placement. Friends, it's just like telling a story. Just tell it in context and place your photographs where you think they oughta' be.

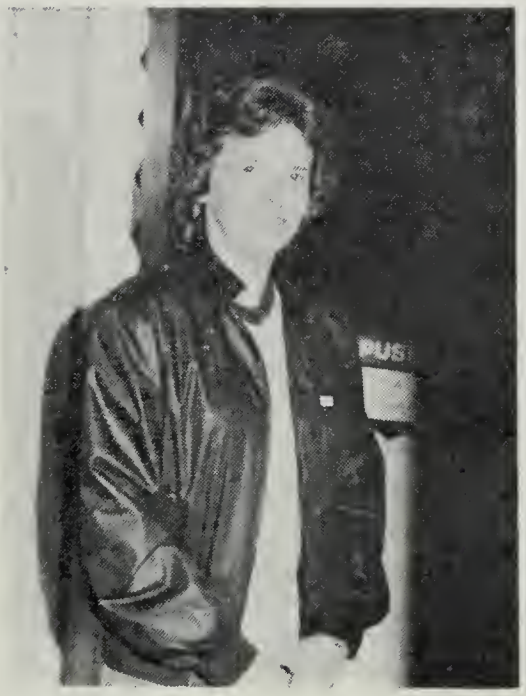
Furthermore, should you make a spelling error, the editor will find it and make corrections. That's his job. The editor may even delete a certain part of your article, but it will have been an improvement. All writers have been edited.

Doris Brant

What is your mental image of a numismatic writer? Do you think that we are all graduates of college journalism? Ha! I'm not and few are. Do you think that writers own an expensive "zoom-lens camera" and a $500 typewriter? I own neither, and many others don't. My typing skills are limited to "hunt and peak" at 4¼ words per minute. My photographic skills aren't any better. But, I do enjoy creating articles.

You're thinking, "No camera or typewriter?" That's right. Here is how I do it. There is a small printing shop near my home. A woman there, Doris Brant, types my articles for me. They are originally printed on school notebook paper. The cost of her typing is very reasonable. Most of the time it is less than $10.00 per article.

Photography? Another woman, Lovita Ingram, takes photographs for me. All I do is have the material ready for her. Again, the cost is very reasonable. I guess that it averages about $20.00 per article. Lovita also takes photographs of weddings, family portraits, etc. She, like Doris, does excellent work. No matter where you live, you could find a "Doris" and a "Lovita."



Lovita Ingram

I hope these two important items, typing and photography, are no longer a factor causing you not to write an article. This system has worked like a top for my past 14 articles.

Now—do you think that writers are more intelligent than you are? I'll betcha' many of us aren't. Oh, a few writers think they are, but the fact is they aren't any better than anyone else. They aren't fooling anyone except themselves. If you tried, many of you non-writers could duplicate or surpass their work and mine.

Do you know that "The Centinel" and the Illinois Numismatic Association's "Coin Digest" will accept handwritten or printed articles? Of course, it must be extremely legible. My first few articles were printed on school notebook paper, with rectangular squares drawn in where I wanted the photographs placed. Editors Kevin Foley and Jim Kaczor accepted the articles. When published, they were really nice. I was proud.

My opinion is that numismatic organizations who have strict guidelines for accepting articles are only hurting themselves. These organizations would have more of a backlog of articles without strict guidelines, and should relax same.

However, if your organization's publication has strict guidelines, and this has prevented you from writing an article, don't worry about it. Print or write your article on some dog-gone school notebook paper and take it to a typist in your area. Take the guidelines so the typist can type the article perfectly and please some "extremely particular to details" editor. Also show the photography guidelines to your photographer. There will be no problems.

O. K., friends, we have eliminated the possible problems of typing, photography, and guidelines. There are many more items that will be eliminated. This should take away the fear and skepticism many of you had. I certainly hope so.

When writing an article, you must and will meet many people — newspaper editors, representatives of historical societies, employees of courthouse microfilm records, people in general, librarians, etc., etc. I tell these people that I am an amatuer writer, that I'm researching a particular subject, and plan to write an article about it.

I've written 17 articles during the past five years. Using the above system, and meeting over 100 people, I have NEVER been refused the opportunity to try and find information. Anyone trying to help, even if not successful, should be acknowledged either within or at the end of your article.

In many cases, a promised acknowledgement is enough. However, if someone works hard for you and obtains important information for your article, I believe they should also receive a copy when published. Just be fair and use your own judgment on this matter. I've probably requested, and received, an average of ten additional copies of issues containing my articles.

I think numismatic organizations nationwide should offer perhaps ten additional free copies of an article to authors if requested. Many times, a free copy will open many doors for writers. I think it is a small price to pay for a good article.

If the article has local historical significance, the library and historical society should receive a copy. On exceptionally difficult to research articles, I believe an author should be able to receive as many as 20 additional copies. In many cases, leftover issues are just given away randomly or destroyed anyway. If you write for **The Centinel** or **Illinois Coin Digest,** you can request and receive additional copies.

In many cases, you will be forced to do your research by telephone or mail. Friends, you cannot believe the success you will encounter sometimes — just for a few dollars worth of telephone calls or a few stamps.

Let me give you a few examples. In the lottery article I wrote (see Summer, 1982, issue of **The Centinel,** or Winter, 1982, issue of the **Coin Digest**), I badly needed a photograph of Mr. Uranus Crosby. It would have been a very important addition to my article. However, he lived over 100 years ago. So, here is what I did.

I picked up the telephone and requested the number of the long distance information operator in Chicago, which is over 300 miles away. Upon receiving the number, I dialed, the operator in Chicago answered and I said, "Hi, I've got a wild one for you!" Laughing, she said, "Oh yeah? What is it?" I replied, "Does Chicago have a historical society?" (These are nearly if not actual quotes.)

She said, "Just a minute — I'll check." In less than a minute, I had the number! I thanked her, hung up, and immediately dialed again. The Historical Society answered and I told them about the photograph I needed. The lady said, "I'll check." It wasn't long and she said, "hello." I said, "Yeah, I'm here." She said, "We have two photographs of Mr. Crosby. One is when he was young and the other is when he was much older." I almost fell over on the kitchen floor. My telephone search had ended in victory in about four minutes.

Now, for the success that a few stamps can bring. In the "bucks" article I wrote (see Spring, 1983, issue of **The Centinel,** and Winter, 1983, issue of the **Illinois Coin Digest),** I extensively researched for a sketch of William Biggs. He died in 1827, long before cameras were used, but he was "the leading man" in the article. I haunted libraries all over southwestern Illinois and wrote to several county historical societies. I had no success. (By the way, many sketches of men in this era exist.)

Beginning to think that I was a dummy for searching for something that may not exist, I finally wrote to the Illinois State Historical Society, enclosing a self-addressed stamped envelope. Three days later, my SASE returned. I quickly tore the envelope open. Inside was an 8 x 10 xerox copy likeness of William Biggs.

The historical society had a portrait painting of Mr. Biggs. On the reverse of the painting was written, "First Sheriff of St. Clair County, Illinois Territory." The painting was dated to 1790 - 1798. It was conclusive that it indeed was Biggs because he was the first sheriff. This was gratifying because Biggs had a son named William. Again, a victory for the price of two stamps.

Satisfaction is also a reason to write articles. At least three of my articles were extensively researched. These works are the most complete and finest

articles ever written on that particular subject. No one, at any time in the future, will be able to write a better article on those subjects. They may be able to make tiny additions, but I will be the one recognized.

Copies of my articles will survive and exist 100 years from now. Authors and people will think, "Ol' Sam Johnson worked hard writing this. He certainly did a good job." Wouldn't some of you like to duplicate this? Wouldn't you like to have that satisfaction? We both know that you would! Why don't you do it?

You must never give up in your search for accurate information. Sometimes you will come up against a brick wall over and over again. The majority of the time, the information exists. You just haven't found it. When you "just know that it exists," keep searching. Once it took me more than three months to find a bit of important information. It was finally located on newspaper micro-film. Five other area towns' newspapers did not have this account. The sixth did!

Do you know that published numismatic writers have only one thing that non-writers lack? That, friends, is DESIRE! As written earlier in this article, I believe that many of you have this desire to write an article. But, because of some of the reasons within this article, you didn't.

I believe that many of these reasons have now been destroyed.Friends, don't take that idea for a good article to your grave with you. Get busy and start writing. Purchase your school notebook paper in packages of 200 sheets, because you will write and re-write. Even experienced writers will re-write, re-write, and re-write.

Sure, you will spend 20 - 30 - even 100 hours on an article. However, when it's published your ego will enjoy the compliments and recognition. Don't we all like to be complimented on something? When you write articles, you can never please everyone. Support your numismatic organization regardless of its size or location.

I adamantly believe that there are some great articles in the minds of readers who have never written before. I adamantly believe that writing this article was not a waste of time. This article reveals that "you CAN write articles for numismatic publications." So, let us read your work(s)!

Legal Tender

by Bill Mross

Bill Mross, a practicing attorney in Racine, Wisconsin, will respond to numismatically related legal questions in each issue of **The Centinel.** This feature is based on Wisconsin law, which may yield different results than would be applicable in other jurisdictions. If you have a question you'd like to see answered in the pages of the **The Centinel,** write to Bill Mross, Central States Numismatic Society, P. O. Box 589, Milwaukee, WI 53201.

1.). Dear Legal Tender —

The community I live in requires coin dealers to be licensed. The local ordinance provides that an individual convicted of an "infamous crime" at any time within the five years immediately prior to the date of apppli-cation shall be denied a license.

I entered a plea of **nolo contendere** two years ago to a charge of vehicular homicide and was placed on probation. On the basis of this plea my license application to operate a coin shop has been denied.

I could understand a denial based on a conviction for a crime that actually related to my fitness to be a coin dealer, such as burglary or fraud, for example. But I don't think my past misdeed with a motor vehicle has anything to do with my trustworthiness as a coin dealer.

Do you think I'd have a decent chance of challenging this license denial in court? — J. L.

Dear J. L. — Your question looks like a cream puff at first blush, but in delving into it I detect such shifting sands as to be unable to give you a concrete answer. I would certainly think that it would be worth your while to consult with an attorney in your locality to see if anything could be done. The answer really depends upon the law of your jurisdiction.

I am not sure that you should bet a roll of K-rands on success. The test as to what is an "infamous crime" could be simply the nature of the offense, the potential penalty for it, or the circumstances that attended its commission. The courts are terribly split on which to choose.

Some courts hold that any felony is infamous (i.e. any crime punishable at maximum by death or **incarceration in a state penitentiary for at least one year** — as distict from a county lock-up.) This is perhaps the modern view as to the nature of an "infamous crime." **The potential penalty,** and not the **penalty actually imposed,** is looked to. Thus the fact that you received probation rather than ended up making license plates would not be of moment. I think that in all likelihood any offense resulting in the loss of human life would be a felony, whether or not you meant to cause death, and thus your license application could be legitimately denied under this analysis.

You might have more luck if your jurisdiction subscribes to a different view of "infamous crime" — that being the nature of the offense. Some of these places hold that any crime designated as a felony is infamous and some that the nature of the crime controls. There are certain offenses that anyone above the functional level of a slug should know are criminal without a judge or legislature having to say so (e.g. murder or theft) — these would be "infamous crimes." Other offenses (e.g. overtime parking) are wrong because a law-giver has said so — these would not be "infamous crimes." Your situation may not fall within this heading if this rationale is followed — depending on how it is interpreted. Some jurisdictions of this genre would view the circumstances surrounding the commission of the offense in evaluating its infamy or absence thereof, and this could give you a better cahnce.

It may be of signifcance as to what charge was originally lodged against you in responding to your question. I note that you entered a plea of **nolo contendere** (Latin for "no contest) to the vehicular homicide count. This meant that you did not contest (or argue with) the charge (as you would with a "not guilty" plea) or felt that you could not defend yourself against the charge. It is not an agreement with the charge as a guilty plea would be. The operative effect is that you would be found guilty without having to say so.

The utility of this arrangement is that you are not admitting certain facts surrounding the charge that could be used against you in a civil damage suit — and in a situation like this, very substantial civil damages could be awarded. You are preserving your opportunity to make a civil litigationist prove his or her case against you. It would appear that you entered into some sort of plea agreement in the case, but I don't know of what nature. It could have been for the prosecutor who charged you with vehicular homicide originally to com-

mit to a specific sentencing recommendation to the judge (e.g. probation instead of prison) or it could have been for you to have both the recommendation and make a plea to a lesser charge to limit your potential exposure (e.g. admit to vehicular homicide instead of second degree murder). The charge originally made against you could be of some significance in passing on your license application.

2.) Some of the coin dealers I've patronized in the past do business under their own name, while others carry on their affairs under a corporate name. I'd be interested to hear your comments from a legal standpoint on why some businesses are conducted as corporations while others aren't. Size doesn't seem to have anything to do with it, as a few of the larger dealers I know aren't incorporated, while others who seem to be quite limited in the scope of their operations are.

— A. K., Redgranite, WI

Dear A. K. — Perhaps the single largest reason for incorporation is that of limited liability. By this we mean that only the assets of a corporation are liable for its debts instead of having the personal assets of those involved in the business also be placed at risk. For example, you have a house, car, stocks and bonds, a numismatic collection, etc. All of these could be taken to satisfy the indebtedness of your business if you were a sole proprietor or in a partnership. By forming a corporation, you place at risk only those items actually in the name of the corporation (e.g. the business checking account — while your home, car, stocks, bonds, and personal coin collection remain insulated from the claims of the creditors of the business).

The corporation would often be able to deduct on its taxes the cost of benefits that it supplies to its employees (medical insurance, pension plans) and thus reduce its taxable income (which is often little or nothing if it pays out its income by way of salary to employees). There can be a miscellany of other tax advantages to a corporation that remain mystical to me. Each situation is very individual and must always be evaluated by a qualified tax consultant, whether an accountant, an attorney, or a business planner, to determine whether the contemplated arrangement would be in order.

— 'Til next time,
"Legal Tender"
Bill Mross

WOULD YOU LIKE TO SUBMIT AN ARTICLE TO **THE CENTINEL?**

The Central States Numismatic Society welcomes articles related broadly to numismatic themes. All material contributed will be entered in competition for the Elston Bradfield Literary Award for the best article to appear in **The Centinel.** Articles from contributors less than 18 years old are entered in competition for the Daniel Parker Literary Award.

If you have a piece you'd like to submit for possible publication, contact the Editor:

KEVIN FOLEY
P. O. BOX 589 — MILWAUKEE, WI 53201
(414) 282-2388

Numismatic Travels

by Kevin Foley

Since our last issue the air travel market has seen the introduction of a new class of fares offering bargains far below anything recently available. Typically, a 30 day advance purchase is required, along with a stay over of a Saturday night. In addition, once a ticket has been purchased, no changes are allowed and a 25% penalty is imposed if the ticket is redeemed and not used.

Despite the obvious inconvenience possible with these restrictions, if you can make plans far enough in advance and be fairly sure your itinerary won't change, the new fares have a lot going for them.

From the Midwest to Los Angeles and San Francisco, round trip tickets are available in the $238 - $258 range. This is quite a contrast to the $350 - $400 under the next most advantageous fare category.

My own ticket from Milwaukee to the Minneapolis Central States Convention was only $98. I've paid as much as $175 for the same round trip in the past and never less than $125.

Most of the major carriers — American, United, Northwest, Republic, Ozark and others, are offering the 30 day advance purchase fares. Seats under the new pricing structure are limited, so it pays to reserve **far** in advance.

As early as mid-February, for example, Republic was sold out in the new fare category on August 18 from St. Louis to Baltimore, when dealers will be going from the St. Louis coin show to the American Numismatic Association convention.

I've made several dozen 30 day advance purchase reservations and the savings are impressive. If you plan to travel by air this year, its certainly worth your time to check on the availability of the new 30 day advance purchase fares.

The Minneapolis Central States Convention will be held in a matter of days. If you haven't made a reservation at the headquarters hotel, the Hyatt, as yet, I'd certainly recommend that you call them at (612) 370-1234 right away. Only a few rooms are still available there.

In case you can't be accommodated at the Hyatt, you'll find a map of the downtown Minneapolis area elsewhere in this issue, showing the location of other nearby hotels.

See you in Minneapolis.

— Kevin Foley

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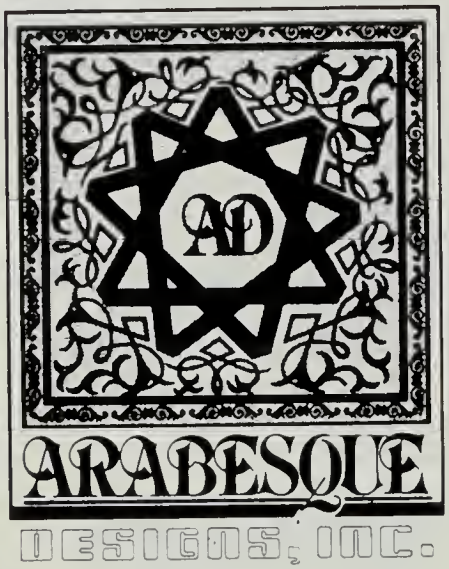

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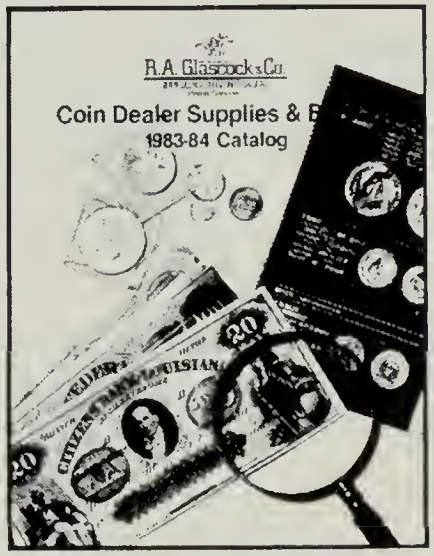

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Kurt R. Krueger

WHY CONTACT ME?

Get Top Dollar For Your Material and Get A Piece of the Kurt R. Krueger PIE.

PROFESSIONALISM — INTEGRITY — EXPERIENCE

PROFESSIONALISM: Kurt R. Krueger is a full-time highly professional numismatist; well known for his high ethical standards in his field. Kurt is a member of the Professional Numismatist Guild. As a member of the PNG, Kurt is required to subscribe to a rigid code of ethics and pass the strict financial requirements. As a Life Member of the American Numismatic Association, Kurt takes an active interest in the organization. He is currently the youngest member on the Board of Governors.

INTEGRITY: Because of Kurt's firm adherence to a rigid code of business ethics and moral values, you receive an honest evaluation and a fair price for your holdings. Kurt will not merely "cherry-pick" your collection... he will purchase your material intact... lock, stock and barrel.

EXPERIENCE: In 1956, Kurt was a budding numismatist. His intense desire for knowledge for the past 25 years has given Kurt a keen insight into United States numismatics. As an authority on foreign coin and currency markets, Kurt is a contributing editor to several major world numismatic catalogues.

Attending coin conventions and auctions, Kurt is constantly meeting with his numismatic clientele. This encounter with people in all parts of the United States gives him a perception of the market which few enjoy.

There you have it!! PROFESSIONALISM, INTEGRITY and EXPERIENCE! The three essential ingredients of a highly respected numismatist. Over the years, as you built and enjoyed your collection, you put forth much time and effort, along with a substantial investment. Now, as you consider the sale of your holdings, your wisest investment could very well be a telephone call or a letter to Kurt R. Krueger... a name synonymous with numismatics!

Kurt R. Krueger
For Discriminating Collectors

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